

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

NICOLE L SAWYER-WARNER

Debtor(s)

Case No. 22-08883

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas H. Hooper, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2022.
- 2) The plan was confirmed on 01/09/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/16/2023.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,861.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$15,861.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$936.00
Other	\$25.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,461.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCENOW	Unsecured	0.00	NA	NA	0.00	0.00
AIDVANTAGE	Unsecured	17,331.00	17,396.53	17,396.53	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	1,784.25	1,784.25	0.00	0.00
CFNA/CREDIT FIRST NATL ASSOC	Unsecured	705.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF ADMINST	Unsecured	4,900.00	3,939.34	3,939.34	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	20,000.00	22,338.72	22,338.72	1,861.60	0.00
CREDIT COLL	Unsecured	93.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	707.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Unsecured	1,669.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT SERVICE	Unsecured	7,717.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Secured	22,644.68	22,644.68	22,644.68	1,690.20	691.46
HERITAGE ACCEPTANCE CORP	Unsecured	4,409.00	4,409.29	4,409.29	0.00	0.00
HUNTINGTON	Unsecured	118.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,000.00	5,111.04	5,111.04	1,101.09	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	10,254.75	10,254.75	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,083.15	1,083.15	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	699.00	NA	NA	0.00	0.00
LJ ROSS & ASSOCIATES	Unsecured	4,619.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	754.00	754.94	754.94	0.00	0.00
LVNV FUNDING LLC	Unsecured	490.00	490.78	490.78	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	481.47	481.47	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	2,253.00	2,253.97	2,253.97	0.00	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	NA	366.20	366.20	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	NA	6,880.43	6,880.43	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	75.27	75.27	0.00	0.00
PREMIER BANKCARD	Unsecured	582.00	582.90	582.90	0.00	0.00
SOUTHERN NEW HAMPSHIRE UNIVE	Unsecured	1,504.00	1,504.00	1,504.00	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	935.00	NA	NA	0.00	0.00
TOTAL VISA/THE BANK OF MISSOURI	Unsecured	473.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	266,055.00	293,996.87	293,996.87	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	0.00	0.00	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK NATIONAL ASSOCIATION	Secured	NA	47,374.38	47,374.38	5,055.65	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$293,996.87	\$0.00	\$0.00
Mortgage Arrearage	\$47,374.38	\$5,055.65	\$0.00
Debt Secured by Vehicle	\$22,644.68	\$1,690.20	\$691.46
All Other Secured	\$22,338.72	\$1,861.60	\$0.00
<b>TOTAL SECURED:</b>	<b>\$386,354.65</b>	<b>\$8,607.45</b>	<b>\$691.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,111.04	\$1,101.09	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,111.04</b>	<b>\$1,101.09</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$52,257.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,461.00</u>	
Disbursements to Creditors	<u>\$10,400.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$15,861.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/22/2023

By: /s/ Thomas H. Hooper

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.